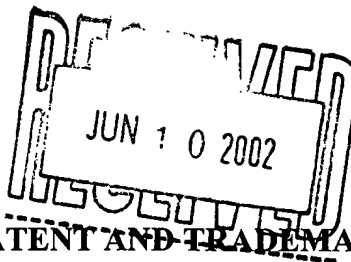


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H.L.
6-10-02

Docket No. TRAV0005

PATENT



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



In re Patent Application of

Mark J. STENDER, et al.

Group Art Unit: 2166

Serial No.: 09/909,866

Examiner: To Be Assigned

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APR 26 2002

Technology Center 2100

Filed: July 23, 2001

For: SYSTEM AND METHOD FOR PROVIDING WEB-BASED INSURANCE DATA
PROCESSING SERVICES TO USERS

**INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. §§ 1.97 AND 1.98**

Commissioner of Patents
Washington, D.C. 20231

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GROUP 3600

Sir:

In accordance with the requirements of 37 C.F.R. §§ 1.56, 1.97-1.98 and MPEP § 609, the references noted on the attached Form PTO-1449 are hereby brought to the attention of the Examiner.

Since these references are being submitted before the First Office Action, no fees are believed to be due. The Commissioner is hereby authorized to charge any additional fees under 37 C.F.R. 1.16 or 1.17 which may be required during the entire pendency of this application, or to credit any overpayment, to Deposit Account No. 501458. A duplicate copy of this letter is submitted herewith for that purpose.

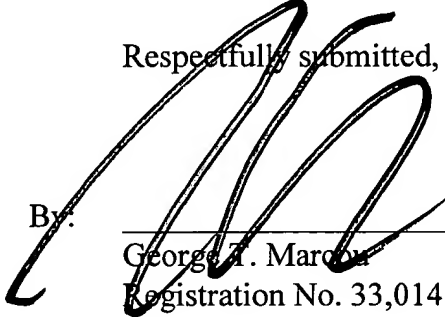
The above information is presented so that the United States Patent and Trademark Office may, in the first instance, determine any materiality thereof to the claimed invention. See 37 C.F.R. §§ 1.104(a) and 1.106(b) conferring the PTO duty to consider and use any such information. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

Date: _____

4/22/03

Respectfully submitted,

By: _____


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40933/202380
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Form PTO-1449 (Rev. 2-32)		U.S. Department of Commerce Patent & Trademark Office		Atty. Docket No. TRAV0005		Serial No. 09/909,866	
INFORMATION DISCLOSURE STATEMENT <small>(Use separate sheets if necessary)</small>				Applicant Mark J. STENDER, et al.			
<div style="border: 1px solid black; border-radius: 50%; padding: 10px; display: inline-block; transform: rotate(-15deg);"> 81152 APR 23 2002 PATENT & TRADEMARK OFFICE </div>							
				Filing Date July 23, 2001		Group Technology Center 2100	

U.S. PATENT DOCUMENTS							
Examiner Initial	Document Number	Date	Name	Class	Sub-Class	Filing Date (if appropriate)	
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	"Finding Intranet Solutions at Comdex," <i>Communications Week</i> , No. 638, pp. 95(7), November 18, 1996						
	"Solect Launches IAF 2.5, A Comprehensive Billing and Customer Care Solution; Software Infrastructure Enables Service Providers to Grow Their Internet Business," <i>Business Wire</i> , p. 3090284, March 9, 1998						
	"SiteBridge Corporation Launches CustomerNow for Real-Time Customer Service on the Web," <i>Business Wire</i> , p. 4271173, April 27, 1998						
	"MATRANet Addresses Gap in Customer Relations, Enabling Companies to Maximize Web Sales," <i>M2 Presswire</i> , June 9, 1999						
EXAMINER				DATE CONSIDERED			
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication.							

	Grigonis, Richard, "App Gens: More Than Just IVR," <i>Computer Telephony</i> , Vol. 7, No. 9, p. 54, September, 1999
	Yen, Jerome, et al., "Collaborative and Scalable Financial Analysis With Multi-Agent Technology," Proceedings of the 32 nd Hawaii International Conference on System Sciences, March, 1999
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EXAMINER	DATE CONSIDERED APR 26 2002 Technology Center 2100
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication.	

Form PTO-FB A820
(also form PTO-1449)
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